



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC](#)

**City/State** [CLEVELAND, OH](#)

## Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [14,057,395](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: \_\_\_\_\_

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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9	Atypical and second-tier holding companies

Mailing Address:

[THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC](#)  
[7007 BROADWAY AVENUE](#)  
[CLEVELAND, OH 44106](#)

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## Summary Ratios

	09/30/2021	09/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000) .....	14,417,124	14,940,764			14,873,659			14,363,868			13,958,272		
Net income (\$000) .....	45,936	47,464			68,005			70,516			71,004		
Number of BHCs in peer group .....	132	130			128			125			118		

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....															
1.59	2.65	9	1.57	2.80	6	1.57	2.77	6	1.81	3.01	10	1.98	3.08	10	
0.30	1.09	6	0.35	1.21	9	0.41	1.21	13	0.18	1.32	3	0.14	1.31	2	
1.31	2.21	5	1.25	2.59	2	1.28	2.57	2	1.32	2.69	2	1.37	2.71	2	
-0.06	-0.12	58	0.05	0.66	3	0.03	0.51	2	-0.08	0.15	0	-0.07	0.14	1	
0	0.01	23	0	0.03	16	0	0.02	16	0	0.01	35	0	0	50	
0.02	0	96	0.01	0	94	0.01	0	95	0.01	0	90	0.01	0	93	
0.66	1.76	3	0.62	0.91	28	0.68	1.04	19	0.76	1.56	6	0.84	1.57	5	
0.42	1.34	3	0.42	0.70	21	0.46	0.81	17	0.49	1.19	7	0.51	1.24	5	
0.42	1.34	3	0.42	0.71	21	0.46	0.82	17	0.49	1.19	7	0.51	1.24	5	
2.06			1.15			1.18				1.17			1.42		
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....															
2.78	3.12	25	3.11	3.64	19	3.05	3.55	20	3.49	4.41	8	3.34	4.24	10	
1.11	0.26	97	1.47	0.58	94	1.41	0.52	94	1.61	1.08	84	1.30	0.86	84	
1.67	2.85	9	1.64	3.05	6	1.64	3.01	6	1.88	3.33	8	2.04	3.38	9	
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....															
-0.04	0.12	3	-0.04	0.28	1	-0.04	0.27	0	-0.05	0.21	2	-0.05	0.22	3	
-15.24	26.30	13	-20.43	20.97	4	-20.99	22.91	2	-15.19	24.40	6	-17.58	21.75	7	
0.51	1.32	6	0.36	1.58	2	0.54	1.58	5	0.28	0.83	4	0.32	0.90	5	
0.51	1.30	7	0.36	1.55	2	0.54	1.55	5	0.28	0.81	5	0.32	0.89	5	
0.35	0.58	25	0.41	0.71	25	0.39	0.71	21	0.47	0.57	41	0.62	0.61	52	
0.07	0.29	9	0.06	0.37	10	0.07	0.39	7	0.10	0.43	11	0.13	0.44	14	
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....															
29.40	-3.31	96	30.74	6.19	90	30.43	3.20	91	34.03	14.45	89	34.42	16.62	87	
19.95	-9.17	97	21.91	-2.71	96	21.63	-4.76	97	26.02	3.38	96	26.96	4.66	97	
89.05	58.81	99	89.74	63	99	89.28	61.58	99	91.03	63.77	99	90.74	63.98	99	
<b>Capitalization</b>															
Tier 1 leverage ratio .....															
12.71	9.07	95	11.87	9.05	94	12.11	9.13	94	11.31	9.76	84	11.26	9.71	87	
11.59	10.79	64	10.47	11.12	39	10.52	11.16	41	10.44	12.43	26	10.64	12.22	30	
12.32	10.91	71	11.42	11.24	54	11.38	11.29	53	11.68	12.57	38	12.25	12.27	53	
21.96	12.64	98	20.37	12.26	96	20.63	12.38	96	19.42	12.17	95	19.60	12.12	94	
7.68	5.47	88	8.57	5.73	91	8.49	5.58	91	8.72	5.21	92	8.53	5.29	96	
0	27.22	3	0	49.74	4	0	42.30	4	0	33.12	3	0	27.31	5	
-3.51			10.79			-0.65			-12.02				17.36		
<b>Growth Rates</b>															
Assets .....															
-3.99	9.51	4	0.69	16.67	7	-1.58	16.68	5	3.99	9.26	37	2.53	7	30	
6.29	7.52	56	1.67	6.54	29	-0.80	6.99	12	2.03	10.49	17	5.02	7.89	51	
-4.73	-0.66	36	-0.45	12.75	13	-3.46	9.07	13	4.31	9.10	33	2.78	7.89	25	
-10.87	-21.64	66	-4.85	-6.57	51	-7.65	-12.18	56	3.62	6.59	46	1.41	10.67	33	
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....															
0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37	
0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15	
100	103.15	35	100	103.27	32	100	102.81	36	100	103.22	36	100	103.10	37	
155.61			142.45			147.24			0	190.27	4	0	174.91	2	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	280,953	322,710	421,921	459,326	430,611	-12.94	0.01
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	280,953	322,710	421,921	459,326	430,611	-12.94	0.01
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	280,953	322,710	421,921	459,326	430,611	-12.94	0.01
Investment interest income (tax equivalent).....	2,836	6,843	7,830	12,839	11,670	-58.56	-59.01
Interest on balances due from depository institutions.....	569	1,254	1,412	5,293	4,230	-54.63	0.71
Interest income on other earning assets.....	2,281	1,971	2,658	4,809	5,437	15.73	328.76
Total interest income (tax equivalent) .....	286,639	332,778	433,821	482,267	451,948	-13.86	-0.80
Interest on time deposits of \$250K or more .....	6,932	9,353	12,166	12,675	7,668	-25.88	
Interest on time deposits < \$250K.....	59,794	86,828	110,477	120,787	97,285	-31.14	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	2,926	5,782	7,030	15,501	7,119	-49.39	-3.50
Interest on other borrowings and trading liabilities.....	44,912	55,237	70,727	73,150	63,317	-18.69	123.35
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	114,564	157,200	200,400	222,113	175,389	-27.12	30.60
Net interest income (tax equivalent).....	172,075	175,578	233,421	260,154	276,559	-2.00	-14.48
Non-interest income.....	32,361	39,434	60,256	25,598	20,155	-17.94	76.67
Adjusted operating income (tax equivalent) .....	204,436	215,012	293,677	285,752	296,714	-4.92	-6.88
Overhead expense.....	141,817	140,562	190,752	189,256	191,100	0.89	8.01
Provision for credit losses.....	-7,000	6,000	4,000	-11,000	-10,000		
Securities gains (losses) .....	0	0	0	0	0		
Other tax equivalent adjustments .....	2,204	1,493	1,912	1,783	1,996	47.62	-19.21
Pretax net operating income (tax equivalent).....	71,823	69,943	100,837	109,279	117,610	2.69	-26.68
Applicable income taxes .....	13,614	10,774	16,247	21,953	29,489	26.36	-58.16
Tax equivalent adjustments .....	2,204	1,493	1,912	1,783	1,996	47.62	-19.21
Applicable income taxes (tax equivalent).....	15,818	12,267	18,159	23,736	31,485	28.95	-55.14
Minority interest .....	10,069	10,212	14,673	15,027	15,121	-1.40	-15.46
Net income before discontinued operations, net of minority interest .....	45,936	47,464	68,005	70,516	71,004	-3.22	-9.55
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	45,936	47,464	68,005	70,516	71,004	-3.22	-9.55
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	56,005	57,676	82,678	85,543	86,125	-2.90	-10.68
Investment securities income (tax equivalent).....	2,836	6,843	7,830	12,839	11,670	-58.56	-59.01
US Treasury and agency securities (excluding mortgage-backed securities) .....	0	0	0	55	51		
Mortgage-backed securities .....	2,836	6,843	7,830	12,784	11,619	-58.56	-59.01
All other securities .....	0	0	0	0	0		
Cash dividends declared.....	0	0	0	0	0		
Common .....	0	0	0	0	0		
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Relative Income Statement and Margin Analysis**

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent).....	2.65	2.90	28	2.97	3.35	22	2.92	3.27	21	3.36	4	14	3.24	3.87	13
Less: Interest expense .....	1.06	0.24	96	1.40	0.54	94	1.35	0.48	94	1.55	0.98	85	1.26	0.79	84
Equals: Net interest income (tax equivalent) .....	1.59	2.65	9	1.57	2.80	6	1.57	2.77	6	1.81	3.01	10	1.98	3.08	10
Plus: Non-interest income .....	0.30	1.09	6	0.35	1.21	9	0.41	1.21	13	0.18	1.32	3	0.14	1.31	2
Equals: adjusted operating income (tax equivalent) .....	1.89	3.80	2	1.92	4.06	2	1.97	4.04	2	1.99	4.41	2	2.13	4.46	1
Less: Overhead expense.....	1.31	2.21	5	1.25	2.59	2	1.28	2.57	2	1.32	2.69	2	1.37	2.71	2
Less: Provision for credit losses.....	-0.06	-0.12	58	0.05	0.66	3	0.03	0.51	2	-0.08	0.15	0	-0.07	0.14	1
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	24	0	0.03	17	0	0.02	17	0	0.01	35	0	0	50
Plus: other tax equivalent adjustments .....	0.02	0	96	0.01	0	94	0.01	0	95	0.01	0	90	0.01	0	93
Equals: Pretax net operating income (tax equivalent) .....	0.66	1.76	3	0.62	0.91	28	0.68	1.04	19	0.76	1.56	6	0.84	1.57	5
Less: Applicable income taxes (tax equivalent).....	0.15	0.41	7	0.11	0.21	25	0.12	0.23	20	0.17	0.36	7	0.23	0.33	18
Less: Minority interest.....	0.09	0	96	0.09	0	96	0.10	0	95	0.10	0	97	0.11	0	98
Equals: Net operating income .....	0.42	1.34	3	0.42	0.70	21	0.46	0.81	17	0.49	1.19	7	0.51	1.24	5
Plus: Net extraordinary items.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	0.42	1.34	3	0.42	0.71	21	0.46	0.82	17	0.49	1.19	7	0.51	1.24	5
Memo: Net income (last four quarters) .....	0.46	1.30	3	0.46	0.81	18	0.46	0.82	17	0.49	1.19	7	0.51	1.24	5
Net income-BHC and noncontrolling (minority) interest .....	0.52	1.35	3	0.51	0.72	29	0.56	0.83	21	0.60	1.20	8	0.62	1.25	5
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	95.49	93.09	78	95.62	92.11	88	95.66	92.32	86	96.19	91.05	92	96.90	91.48	94
Average interest-bearing funds / Average assets.....	85.89	61.98	96	86.62	64.67	96	86.59	64.06	96	87.31	65.57	97	86.84	65.56	97
Interest income (tax equivalent) / Average earning assets .....	2.78	3.12	25	3.11	3.64	19	3.05	3.55	20	3.49	4.41	8	3.34	4.24	10
Interest expense / Average earning assets .....	1.11	0.26	97	1.47	0.58	94	1.41	0.52	94	1.61	1.08	84	1.30	0.86	84
Net interest income (tax equivalent) / Average earning assets .....	1.67	2.85	9	1.64	3.05	6	1.64	3.01	6	1.88	3.33	8	2.04	3.38	9
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent).....	2.94	4.07	7	3.20	4.35	6	3.16	4.27	6	3.52	5.09	2	3.38	4.95	2
Interest-bearing bank balances .....	0.14	0.13	72	0.50	0.36	80	0.39	0.27	81	2.15	2.04	52	1.69	1.64	55
Federal funds sold and reverse repos .....		0.25			0.75			0.68			2.44			2.17	
Trading assets .....		0.45			0.65			0.60			0.99			1.11	
Total earning assets .....	2.78	3.09	26	3.11	3.61	20	3.05	3.51	21	3.49	4.36	9	3.34	4.20	10
Investment securities (tax equivalent) .....	0.90	1.77	3	1.78	2.36	13	1.58	2.25	7	2.27	2.76	8	2.12	2.68	6
US Treasury and agency securities (excluding mortgage-backed securities) .....		1.23			1.85			1.75		2.75	2.32	79	1.71	2.05	24
Mortgage-backed securities .....	0.90	1.55	5	1.84	2.17	21	1.62	2.05	16	2.28	2.61	14	2.09	2.50	5
All other securities .....		2.85			3.28			3.24			4.06			4.20	
Interest-bearing deposits .....	1	0.22	98	1.47	0.60	95	1.40	0.53	95	1.68	1.10	84	1.32	0.81	84
Time deposits of \$250K or more .....	1.31	0.70	94	1.74	1.53	70	1.70	1.42	78	2.01	1.96	51	1.52	1.44	57
Time deposits < \$250K.....	1.43	0.67	95	1.95	1.47	89	1.88	1.36	90	2.08	1.82	65	1.73	1.29	78
Other domestic deposits .....	0.14	0.16	50	0.31	0.41	37	0.28	0.36	41	0.67	0.93	33	0.31	0.67	11
Foreign deposits .....		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos.....		0.18			0.71			0.62			1.86			1.51	
Other borrowed funds and trading liabilities .....	1.84	1.29	72	1.94	1.54	72	1.90	1.50	72	1.99	2.38	26	1.75	2.28	16
All interest-bearing funds.....	1.23	0.38	96	1.62	0.82	92	1.56	0.74	92	1.77	1.49	71	1.45	1.19	73

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Non-interest Income and Expenses**

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	32,361		39,434		60,256		25,598		20,155						
Fiduciary activities income .....	0		0		0		0		0						
Service charges on deposit accounts - domestic .....	394		205		229		763		749						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	475		173		315		345		267						
Insurance activities revenue.....	0		0		0		0		0						
Venture capital revenue.....	0		36		37		40		42						
Net servicing fees .....	2,586		2,499		3,314		4,062		4,526						
Net securitization income .....	0		-6		-6		-60		-378						
Net gains (losses) on sales of loans, OREO, other assets.....	15,724		27,060		43,570		9,012		2,704						
Other non-interest income.....	13,182		9,467		12,797		11,436		12,245						
Total overhead expenses .....	141,817		140,562		190,752		189,256		191,100						
Personnel expense.....	80,660		78,078		106,518		104,036		102,640						
Net occupancy expense.....	19,662		19,020		25,581		26,422		27,875						
Goodwill impairment losses .....	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	706		755		1,005		788		724						
Other operating expenses.....	40,789		42,709		57,648		58,010		59,861						
Fee income on mutual funds and annuities.....	475		173		315		345		267						
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities .....	0		0		0		0		0						
Number of equivalent employees .....	1,000		997		990		1,079		1,041						
Average personnel expense per employee.....	80.66		78.31		107.59		96.42		98.60						
Average assets per employee.....	14,417.12		14,985.72		15,023.90		13,312.20		13,408.52						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	1.47	2.14	47	0.44	2.09	30	0.52	2.02	33	1.35	2.72	42	1.32	3.08	39
Overhead expenses / Net Interest Income + non-interest income .....	69.37	58.85	88	65.37	62.06	66	64.95	62.28	64	66.23	61.29	73	64.41	60.88	68
<b>Percent of Average Assets</b>															
Total overhead expense .....	1.31	2.21	5	1.25	2.59	2	1.28	2.57	2	1.32	2.69	2	1.37	2.71	2
Personnel expense.....	0.75	1.23	9	0.70	1.30	5	0.72	1.30	6	0.72	1.41	4	0.74	1.44	4
Net occupancy expense.....	0.18	0.24	22	0.17	0.26	15	0.17	0.26	15	0.18	0.28	18	0.20	0.28	18
Other operating expenses.....	0.38	0.72	5	0.39	0.95	3	0.39	0.94	4	0.41	0.97	2	0.43	0.97	3
Overhead less non-interest income .....	1.01	1.08	37	0.90	1.27	22	0.88	1.25	20	1.14	1.32	33	1.22	1.38	35
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	69.37	58.34	88	65.37	61.60	67	64.95	61.82	65	66.23	60.64	75	64.41	60.37	70
Personnel expense.....	39.45	32.89	84	36.31	32.31	74	36.27	32.36	72	36.41	32.39	74	34.59	32.51	64
Net occupancy expense.....	9.62	6.26	91	8.85	6.55	84	8.71	6.58	82	9.25	6.52	89	9.39	6.48	91
Other operating expenses.....	20.30	18.68	65	20.21	22.16	50	19.97	22.28	48	20.58	21.20	54	20.42	20.90	52
Total non-interest income .....	15.83	28.20	25	18.34	28.52	31	20.52	28.83	34	8.96	29.23	7	6.79	28.50	5
Fiduciary activities income .....	0	2.27	12	0	2.06	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts .....	0.19	3.25	6	0.10	3.23	8	0.08	3.27	6	0.27	3.88	11	0.25	4.15	10
Trading revenue.....	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions.....	0.23	2.46	21	0.08	2.59	16	0.11	2.46	17	0.12	3.54	13	0.09	3.42	15
Insurance activities revenue.....	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue.....	0	0.03	45	0.02	0	90	0.01	0.01	86	0.01	0.02	85	0.01	0.02	85
Net servicing fees .....	1.26	0.56	81	1.16	-0.04	88	1.13	0.01	89	1.42	0.28	91	1.53	0.65	80
Net securitization income .....	0	0.01	43	0	0	3	0	0	2	-0.02	0.01	1	-0.13	0.01	1
Net gain (loss) - sales of loans, OREO, and other assets .....	7.69	3.64	84	12.59	3.74	90	14.84	3.92	91	3.15	1.86	75	0.91	1.61	47
Other non-interest income.....	6.45	9.39	37	4.40	9.49	23	4.36	9.65	21	4	10.04	12	4.13	9.86	13
Overhead less non-interest income .....	53.54	29.67	96	47.03	31.97	85	44.44	31.93	81	57.27	31.06	97	57.61	31.46	98
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.95	21.49	21	15.40	18.64	22	16.11	18.63	28	20.09	20.56	47	25.07	19.04	88
Applicable income tax + TE / Pretax net operating income + TE .....	22.02	23.11	35	17.54	22.16	15	18.01	21.18	19	21.72	23.23	35	26.77	21.56	91

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	12,578,274	13,184,289	13,077,449	13,511,772	12,959,219	-4.60	6.85	
Commercial and industrial loans .....	0	0	0	0	0			
Loans to individuals .....	2,778	2,581	2,637	2,900	3,000	7.63	-10.85	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	0	0	0	0	0			
Other loans and leases .....	1,120	0	1,000	0	0			
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	12,582,172	13,186,870	13,081,086	13,514,672	12,962,219	-4.59	6.85	
Less: Allowance for loan and lease losses .....	64,289	46,937	70,290	37,292	41,938	36.97	4.04	
Net loans and leases .....	12,517,883	13,139,933	13,010,796	13,477,380	12,920,281	-4.73	6.87	
Debt securities that reprice or mature in over 1 year .....	417,700	253,587	281,916	497,768	550,961	64.72	-14.38	
Mutual funds and equity securities .....	0	0	0	0	0			
Subtotal .....	12,935,583	13,393,520	13,292,712	13,975,148	13,471,242	-3.42	6.02	
Interest-bearing bank balances .....	466,987	478,649	475,988	261,198	245,825	-2.44	129.23	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	4,083	199,851	165,693	56,229	13,517	-97.96	-86.40	
Trading assets .....	0	0	0	0	0			
Total earning assets .....	13,406,653	14,072,020	13,934,393	14,292,575	13,730,584	-4.73	7.81	
Non-interest-bearing cash and due from depository institutions .....	21,339	19,384	23,932	20,028	40,794	10.09	-22.47	
Premises, fixed assets, and leases .....	53,927	55,092	56,027	58,338	61,312	-2.11	-8.66	
Other real estate owned .....	289	185	102	2,813	2,888	56.22	-95.75	
Investment in unconsolidated subsidiaries .....	73	74	74	74	88	-1.35	-67.98	
Intangible and other assets .....	575,114	495,411	558,250	432,308	402,960	16.09	52.41	
Total assets .....	14,057,395	14,642,166	14,572,778	14,806,136	14,238,626	-3.99	8.92	
Quarterly average assets .....	14,227,557	14,927,972	14,672,343	14,610,715	14,131,688	-4.69	11.67	
Average loans and leases (YTD) .....	12,745,055	13,438,273	13,361,912	13,030,814	12,752,938	-5.16	12.34	
<b>Memoranda</b>								
Loans held-for-sale .....	8,848	36,871	111,288	9,608	755	-76.00	88.82	
Loans not held-for-sale .....	12,573,324	13,149,999	12,969,798	13,505,064	12,961,464	-4.39	6.82	
Real estate loans secured by 1–4 family .....	12,544,837	13,158,805	13,051,734	13,486,242	12,932,001	-4.67	6.83	
Commercial real estate loans .....	33,437	25,484	25,715	25,530	27,218	31.21	14.91	
Construction and land development .....	30,540	22,519	22,774	22,496	24,097	35.62	22.10	
Multifamily .....	2,897	2,965	2,941	3,034	3,121	-2.29	-29.10	
Nonfarm nonresidential .....	0	0	0	0	0			
Real estate loans secured by farmland .....	0	0	0	0	0			
Total investment securities .....	421,783	453,438	447,609	553,997	564,478	-6.98	-18.55	
U.S. Treasury securities .....	0	0	0	0	3,978			
US agency securities (excluding mortgage-backed securities) .....	0	0	0	0	0			
Municipal securities .....	0	0	0	0	0			
Mortgage-backed securities .....	421,783	453,438	447,609	553,997	560,500	-6.98	-18.55	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	0	0	0	0	0			
Mutual funds and equity securities .....	0	0	0	0	0			
Available-for-sale securities .....	421,783	453,438	447,609	553,997	564,478	-6.98	-18.55	
U.S. Treasury securities .....	0	0	0	0	3,978			
US agency securities (excluding mortgage-backed securities) .....	0	0	0	0	0			
Municipal securities .....	0	0	0	0	0			
Mortgage-backed securities .....	421,783	453,438	447,609	553,997	560,500	-6.98	-18.55	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	0	0	0	0	0			
Mutual funds and equity securities .....	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation) .....	1,241	6,054	4,281	958	-10,795	-79.50	94.21	
Available-for-sale securities appreciation (depreciation) .....	0	0	0	0	0			
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	0	0	0	0	0			

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	159,092	168,948	200,349	137,582	134,010	-5.83	5.33
NOW, ATS and transaction accounts .....	101,462	98,584	107,412	97,680	97,198	2.92	-1.36
Time deposits less brokered deposits < \$250K .....	4,847,484	5,323,251	5,182,502	5,408,959	5,159,901	-8.94	
MMDA and other savings accounts .....	2,858,692	2,524,633	2,655,091	2,298,633	2,165,596	13.23	18.77
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	7,966,730	8,115,416	8,145,354	7,942,854	7,556,705	-1.83	37.02
Time deposits of \$250K or more .....	693,376	723,187	713,567	691,296	595,633	-4.12	
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	0	0	0	0	0	0	
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	2,450,000	2,975,397	2,900,395	3,419,603	3,462,772	-17.66	48.44
Other borrowings w/remaining maturity over 1 year .....	640,382	544,673	543,031	463,340	263,717	17.57	-39.94
Brokered deposits < \$250K .....	490,742	552,701	529,203	500,052	574,733	-11.21	
Noncore funding .....	4,274,500	4,795,958	4,686,196	5,074,291	4,896,855	-10.87	-20.59
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	0	0	0	0	0	0	
Other liabilities .....	83,939	58,993	83,450	60,097	41,339	42.29	73.41
Total liabilities .....	12,325,169	12,970,367	12,915,000	13,077,242	12,494,899	-4.97	9.60
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0	0	
Common stock .....	0	0	0	0	0	0	
Common surplus .....	659,348	652,685	653,033	645,702	642,103	1.02	-2.28
Retained earnings .....	1,026,211	989,144	980,275	941,680	871,164	3.75	44.31
Accumulated other comprehensive income .....	-56,483	-109,127	-100,584	-42,300	1,077		
Other equity capital components .....	0	0	0	0	0	0	
Total holding company equity capital .....	1,629,076	1,532,702	1,532,724	1,545,082	1,514,344	6.29	18.96
Noncontrolling (minority) interest in subsidiaries .....	103,150	139,097	125,054	183,812	229,383	-25.84	-64.55
Total equity capital, including minority interest .....	1,732,226	1,671,799	1,657,778	1,728,894	1,743,727	3.61	4.33
Total liabilities and capital .....	14,057,395	14,642,166	14,572,778	14,806,136	14,238,626	-3.99	8.92
<b>Memoranda</b>							
Non-interest-bearing deposits .....	159,092	168,948	200,349	137,582	134,010	-5.83	5.33
Interest-bearing deposits .....	8,991,756	9,222,356	9,187,775	8,996,620	8,593,061	-2.50	7.95
Total deposits .....	9,150,848	9,391,304	9,388,124	9,134,202	8,727,071	-2.56	7.90
Long-term debt that reprices within 1 year .....	0	0	0	0	0	0	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,532,724	1,545,082	1,545,082	1,514,344	1,441,953		
Accounting restatements .....	0	0	-29,410	0	0		
Net income .....	45,936	47,464	68,005	70,516	71,004		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	0	0	0	0	0		
Change in other comprehensive income .....	44,101	-66,827	-58,284	-43,377	3,145		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	6,315	6,983	7,331	3,599	-1,758		
Holding company equity capital, ending balance .....	1,629,076	1,532,702	1,532,724	1,545,082	1,514,344		

**Percent Composition of Assets**

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	89.48	36.06	99	90.04	36.66	99	89.74	36.22	99	91.26	37.78	99	91.01	37.19	99
Commercial and industrial loans .....	0	11.11	0	0	14.40	1	0	13.52	0	0	12.02	1	0	12.85	1
Loans to individuals .....	0.02	3.60	6	0.02	3.57	4	0.02	3.40	4	0.02	4.20	3	0.02	4.31	2
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0	0.21	11	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases.....	0.01	4.26	1	0	4.66	0	0.01	4.63	0	0	5.01	0	0	5	0
Net loans and leases.....	89.05	58.81	99	89.74	63	99	89.28	61.58	99	91.03	63.77	99	90.74	63.98	99
Debt securities over 1 year.....	2.97	18.32	5	1.73	14.80	4	1.93	15.55	4	3.36	14.60	7	3.87	14.63	8
Mutual funds and equity securities .....	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal .....	92.02	78.17	99	91.47	79.07	96	91.22	78.16	97	94.39	79.65	99	94.61	79.97	98
Interest-bearing bank balances .....	3.32	9.37	18	3.27	6.40	30	3.27	7.51	23	1.76	3.06	46	1.73	3.04	43
Federal funds sold and reverse repos .....	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less .....	0.03	1.51	4	1.36	1.85	49	1.14	1.68	45	0.38	1.91	23	0.09	1.96	11
Trading assets .....	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	95.37	91.57	90	96.11	90.87	98	95.62	91.05	98	96.53	89.53	98	96.43	89.74	98
Non-interest cash and due from depository institutions.....	0.15	0.99	3	0.13	1.03	3	0.16	1.07	1	0.14	1.14	1	0.29	1.21	4
Other real estate owned.....	0	0.01	28	0	0.03	18	0	0.02	13	0.02	0.03	49	0.02	0.04	43
All other assets.....	4.48	7.39	15	3.76	8.03	3	4.22	7.82	6	3.33	9.27	1	3.28	8.98	3
<b>Memoranda</b>															
Short-term investments .....	3.35	12.31	10	4.63	10.21	29	4.40	11.17	20	2.14	7.63	28	1.82	7.80	25
U.S. Treasury securities.....	0	1.18	12	0	0.91	15	0	0.84	17	0	1.03	11	0.03	1.04	42
US agency securities (excluding mortgage-backed securities) .....	0	0.75	11	0	0.59	10	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities .....	0	1.70	7	0	1.60	8	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities .....	3	13.46	7	3.10	11.20	8	3.07	11.75	8	3.74	11.44	10	3.94	11.13	10
Asset-backed securities .....	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities .....	0	0.51	8	0	0.40	9	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale.....	0.06	0.50	33	0.25	0.52	45	0.76	0.52	72	0.06	0.39	30	0.01	0.30	21
Loans held for investment .....	89.44	58.34	99	89.81	63.22	99	89	61.72	99	91.21	63.50	99	91.03	63.93	99
Real estate loans secured by 1–4 family .....	89.24	11.57	99	89.87	12.28	99	89.56	11.91	99	91.09	13.29	99	90.82	13.46	99
Revolving .....	14.20	1.44	99	13.27	1.72	99	13.08	1.66	99	12.53	2.07	99	10.31	2.27	98
Closed-end, secured by first liens .....	73.57	9.73	99	74.82	10.10	99	74.83	9.81	99	76.35	10.69	99	77.85	10.57	99
Closed-end, secured by junior liens .....	1.47	0.19	96	1.78	0.24	96	1.66	0.22	96	2.21	0.28	96	2.65	0.31	97
Commercial real estate loans .....	0.24	22.35	3	0.17	22.30	4	0.18	22.22	3	0.17	22.23	4	0.19	21.58	5
Construction and land development .....	0.22	3.40	6	0.15	3.47	9	0.16	3.40	8	0.15	3.44	10	0.17	3.51	10
Multifamily.....	0.02	3.32	3	0.02	3.10	6	0.02	3.12	5	0.02	3.01	6	0.02	2.72	8
Nonfarm nonresidential .....	0	14.65	1	0	14.72	2	0	14.72	1	0	14.69	2	0	14.44	2
Real estate loans secured by farmland.....	0	0.35	8	0	0.33	8	0	0.33	8	0	0.36	9	0	0.41	9

**Loan Mix and Analysis of Concentrations of Credit**

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	99.97	60.51	99	99.98	56.15	99	99.97	57.15	99	99.98	57.46	99	99.98	56.49	99
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	99.97	60.51	99	99.98	56.15	99	99.97	57.15	99	99.98	57.46	99	99.98	56.49	99
Real estate loans secured by 1–4 family.....	99.70	20	99	99.79	19.51	99	99.78	19.43	99	99.79	20.75	99	99.77	21.10	99
Revolving .....	15.86	2.47	99	14.73	2.66	99	14.57	2.64	99	13.72	3.15	99	11.33	3.50	98
Closed-end.....	83.84	17.35	99	85.05	16.64	99	85.21	16.59	99	86.07	17.39	99	88.44	17.39	99
Commercial real estate loans .....	0.27	37.13	3	0.19	33.63	4	0.20	34.63	3	0.19	33.52	4	0.21	32.14	5
Construction and land development.....	0.24	5.69	6	0.17	5.18	7	0.17	5.26	6	0.17	5.09	10	0.19	5.20	10
1–4 family.....	0.24	1.19	31	0.17	0.94	25	0.17	0.93	27	0.17	0.94	30	0.19	1.02	30
Other.....	0	4.46	3	0	4.09	6	0	4.19	6	0	4.02	7	0	4.05	6
Multifamily.....	0.02	5.41	3	0.02	4.78	5	0.02	4.96	5	0.02	4.69	6	0.02	4.10	6
Nonfarm nonresidential .....	0	24.45	1	0	22.19	2	0	22.93	1	0	22.15	2	0	21.40	2
Owner-occupied.....	0	8.31	2	0	7.46	3	0	7.68	2	0	7.72	3	0	8.03	3
Other.....	0	15.83	1	0	14.52	2	0	14.95	1	0	14.34	2	0	13.38	2
Real estate loans secured by farmland.....	0	0.61	8	0	0.52	8	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans .....	0	19.45	0	0	22.98	1	0	22.17	0	0	19.53	1	0	20.32	1
Loans to individuals .....	0.02	6.58	4	0.02	6.23	4	0.02	6.13	4	0.02	7.13	3	0.02	7.36	2
Credit card loans .....	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0	0.38	11	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases.....	0.01	8.42	1	0	9.11	0	0.01	9.09	0	0	9.85	0	0	9.66	0
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	682.22	383.43	94	725.35	387.92	95	719.07	381.27	96	800.45	391.26	98	793.83	379.80	98
Real estate loans secured by 1–4 family.....	680.41	124.74	99	723.94	130.23	99	717.65	125.03	99	798.94	138.18	99	792.16	137.84	99
Revolving .....	108.27	15.53	99	106.89	18.32	99	104.79	17.42	99	109.87	21.26	99	89.96	23.33	98
Closed-end.....	572.14	107.54	99	617.05	110.40	99	612.86	106.14	99	689.06	115.20	99	702.20	112.79	99
Commercial real estate loans .....	1.81	238.58	2	1.40	237.16	3	1.41	234.65	3	1.51	229.44	4	1.67	219.72	5
Construction and land development.....	1.66	36.07	5	1.24	36.48	7	1.25	35.62	7	1.33	34.95	8	1.48	35.36	9
1–4 family.....	1.65	7.44	31	1.23	6.64	27	1.25	6.34	31	1.33	6.61	32	1.47	7.04	35
Other.....	0	28.34	3	0	28.60	6	0	28.16	5	0.01	27.32	6	0.01	27.26	6
Multifamily.....	0.16	35.29	2	0.16	32.93	5	0.16	32.74	4	0.18	31.04	5	0.19	27.85	5
Nonfarm nonresidential .....	0	156.30	1	0	156.60	1	0	155.06	1	0	152.10	2	0	147.22	2
Owner-occupied.....	0	52.63	1	0	52.43	2	0	52.37	2	0	53.07	3	0	54.89	3
Other.....	0	100.99	1	0	101.87	1	0	100.54	1	0	97.41	2	0	91.80	2
Real estate loans secured by farmland.....	0	3.67	7	0	3.43	8	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	0	116.17	0	0	150.16	1	0	139.91	0	0	122.02	1	0	128.82	1
Loans to individuals .....	0.15	36.56	4	0.14	36.83	3	0.14	37.47	4	0.17	43.51	3	0.18	42.67	2
Credit card loans .....	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0	2.03	11	0	1.99	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases.....	0.06	47.63	1	0	49.92	0	0.05	49.54	0	0	52.44	0	0	51.79	0
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	0.27	29.25	3	0.19	26.62	4	0.20	27.32	3	0.19	26.45	4	0.21	24.79	5
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	1.81	187.63	2	1.40	186.45	3	1.41	183.76	3	1.51	178.57	4	1.67	167.93	4
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	1.81	244.92	2	1.40	243.47	3	1.41	240.85	3	1.51	236.10	4	1.67	225.98	4

## Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	3.35	12.31	10	4.63	10.21	29	4.40	11.17	20	2.14	7.63	28	1.82	7.80	25
Liquid assets .....	6.47	29.12	2	6.50	24.65	2	6.50	26.22	2	5.64	22.44	2	5.98	22.72	1
Investment securities .....	3	20.37	3	3.10	17.19	4	3.07	17.85	4	3.74	16.99	7	3.96	17.27	6
Net loans and leases .....	89.05	58.81	99	89.74	63	99	89.28	61.58	99	91.03	63.77	99	90.74	63.98	99
Net loans, leases and standby letters of credit .....	89.05	59.61	99	89.74	63.89	99	89.28	62.48	99	91.03	64.84	99	90.74	65.07	99
Core deposits .....	56.67	75.52	11	55.42	69.20	16	55.89	70.67	17	53.65	63.09	23	53.07	62.13	24
Noncore funding .....	30.41	10.15	90	32.75	15.53	85	32.16	14.13	84	34.27	19.36	82	34.39	21.34	79
Time deposits of \$250K or more .....	4.93	1.67	93	4.94	2.35	89	4.90	2.11	90	4.67	2.94	80	4.18	2.89	78
Foreign deposits .....	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	0	1.19	11	0	1.44	10	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	0	0.54	30	0	0.59	26	0	0.54	30	0	0.48	28	0	0.54	24
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	17.43	0.88	97	20.32	1.75	97	19.90	1.24	97	23.10	3.01	99	24.32	3.67	99
Earning assets that reprice within 1 year .....	20.39	38.80	12	21.45	38.76	12	21.60	39.38	12	19.03	39.29	6	16.70	40.29	5
Interest-bearing liabilities that reprice within 1 year .....	25.63	6.64	93	23.86	8.86	90	23.36	8.20	90	23.48	10.19	90	18.97	10.01	87
Long-term debt that reprices within 1 year .....	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year .....	-5.23	30.83	3	-2.41	27.76	3	-1.76	29.11	3	-4.45	26.63	4	-2.27	27.38	4
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	29.40	-3.31	96	30.74	6.19	90	30.43	3.20	91	34.03	14.45	89	34.42	16.62	87
Net short-term noncore funding dependence .....	19.95	-9.17	97	21.91	-2.71	96	21.63	-4.76	97	26.02	3.38	96	26.96	4.66	97
Short-term investment / Short-term noncore funding .....	15.44	304.29	3	18.78	149.65	6	18.25	184.19	5	8.03	77.77	6	6.66	66.46	7
Liquid assets - short-term noncore funding / Nonliquid assets .....	-16.29	36.72	2	-19.44	24.47	2	-18.85	28.18	2	-22.33	16.97	0	-22.71	16.04	1
Net loans and leases / Total deposits .....	136.79	73.05	98	139.92	82.06	96	138.59	79.43	96	147.55	90.31	96	148.05	90.08	97
Net loans and leases / Core deposits .....	157.13	78.83	97	161.91	92.26	96	159.73	88.34	96	169.68	103.93	91	170.98	105	94
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.50			1.73			1.57			0.72			-0.82		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	0.07	1.06	25	0.34	4.54	5	0.24	4.31	3	0.06	1.36	15	-0.68	-1.98	81
Structured notes appreciation (depreciation) / Tier 1 capital .....	0			0			0.02			0			-0.05		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0	13.65	14	0	11.41	16	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities .....	100	84.59	95	100	86.72	95	100	87.23	96	100	85.40	95	100	81.88	96
U.S. Treasury securities .....	0	6.01	12	0	5.26	15	0	4.72	16	0	6.15	11	0.70	6.99	45
US agency securities (excluding mortgage-backed securities) .....	0	4.24	11	0	3.94	10	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities .....	0	8.38	7	0	9.87	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities .....	100	66.09	99	100	66.61	99	100	66.64	99	100	67.43	99	99.30	65.45	98
Asset-backed securities .....	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities .....	0	3.01	8	0	2.93	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities .....	0	0.29	13	0	0.38	13	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less .....	0.97	8.18	12	44.07	11.25	94	37.02	10.55	92	10.15	11.86	57	2.39	11.91	18
Debt securities 1 to 5 years .....	3.46	17.39	18	52.76	17.70	92	52.67	17.03	92	87.60	17.94	99	92.55	19.18	99
Debt securities over 5 years .....	95.57	72.07	93	3.17	68.10	1	10.31	69.86	2	2.25	66.02	2	5.06	64.73	2
Pledged securities .....	0	33.37	1	0	37.16	1	0	35.67	1	0	30.57	2	0	33.30	2
Structured notes, fair value .....	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-30.57	64.27	8	138.84	124.80	64	102.15	183.32	44	22.40	26.69	57	-17.02	6.77	18
Investment securities .....	-6.98	32.48	9	-17.24	20.30	3	-19.20	23.62	4	-1.86	11.75	22	4.73	9.42	53
Core deposits .....	-1.83	16.96	2	4.55	26	3	2.55	26.88	2	5.11	11.23	36	3.37	7.29	43
Noncore funding .....	-10.87	-21.64	66	-4.85	-6.57	51	-7.65	-12.18	56	3.62	6.59	46	1.41	10.67	33

**Derivatives and Off-Balance-Sheet Transactions**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			3,646,239	2,915,087	2,207,176
Commit: Secured commercial real estate loans .....	49,325	25,273	29,191	28,972	34,833
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	0	0	0	0	0
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	34,179	102,817	0	0
Written options contracts (interest rate) .....	37,561	30,766	30,913	15,733	7,512
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	2,450,000	2,975,000	2,900,000	2,800,000	1,950,000
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....					25.02	22.01	69	19.69	23.52	46	15.50	24.05	25		
Standby letters of credit .....	0	0.66	1	0	0.72	2	0	0.71	2	0	0.84	3	0	0.92	2
Commercial and similar letters of credit .....	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent .....	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	17.70	47.31	51	20.76	51.49	48	20.82	48.62	50	19.02	68.47	46	13.75	65.81	42
Interest rate contracts .....	17.70	35.15	54	20.76	36.10	49	20.82	34.36	52	19.02	47.31	49	13.75	43.84	44
Interest rate futures and forward contracts .....	0	4.39	13	0.23	8.89	37	0.71	6.21	48	0	10.67	11	0	11.40	13
Written options contracts (interest rate) .....	0.27	1.69	38	0.21	2.33	28	0.21	2.18	28	0.11	2.47	26	0.05	2.16	26
Purchased options contracts (interest rate) .....	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps .....	17.43	20.27	61	20.32	20.71	61	19.90	20.83	58	18.91	28.86	59	13.70	26.74	49
Foreign exchange contracts .....	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts .....	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					27.29	42.82	36	22.37	45.53	21	17.31	44.93	9		

**Derivative Instruments**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	2,487,561	3,039,945	3,033,730	2,815,733	1,957,512
Interest rate contracts .....	2,487,561	3,039,945	3,033,730	2,815,733	1,957,512
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	0	34,179	102,817	0	0
Written options .....	37,561	30,766	30,913	15,733	7,512
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	37,561	30,766	30,913	15,733	7,512
Purchased options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Swaps .....	2,450,000	2,975,000	2,900,000	2,800,000	1,950,000
Held for trading .....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	2,487,561	3,039,945	3,033,730	2,815,733	1,957,512
Interest rate contracts .....	2,487,561	3,039,945	3,033,730	2,815,733	1,957,512
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	2,450,000	3,009,179	3,002,817	2,800,000	1,950,000
One year or less .....	2,450,000	3,009,179	3,002,817	2,800,000	1,950,000
Over 1 year to 5 years .....	0	0	0	0	0
Over 5 years .....	0	0	0	0	0
Gross negative fair value (absolute value) .....	0	134	209	0	0
Gross positive fair value .....	525	1,194	1,231	54	77
Held for trading .....	0	0	0	0	0
Non-traded .....	525	1,194	1,231	54	77
Current credit exposure on risk-based capital derivative contracts .....	0	0	0	0	0
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts .....	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	0	12.59	8	1.12	14.59	23	3.39	14.05	32	0	13.49	6	0	12.78	8
Written options .....	1.51	7.18	31	1.01	8.60	23	1.02	8.18	24	0.56	5.91	20	0.38	6.60	19
Exchange-traded .....	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	1.51	6.91	32	1.01	8.13	23	1.02	7.73	25	0.56	5.10	21	0.38	5.49	23
Purchased options .....	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded .....	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps .....	98.49	71.71	87	97.86	67.37	85	95.59	68.76	79	99.44	69.75	88	99.62	70.34	88
Held for trading .....	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts .....	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts .....	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts .....	100	56.22	86	100	54.32	87	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts .....	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	98.49	91.91	56	98.99	90.28	66	98.98	91.48	65	99.44	93.86	67	99.62	94.47	66
One year or less .....	98.49	27.90	93	98.99	31.66	93	98.98	32.05	92	99.44	32.17	91	99.62	32.51	93
Over 1 year to 5 years .....	0	29.78	4	0	27.15	4	0	27.06	3	0	30.45	4	0	31.16	4
Over 5 years .....	0	29.19	6	0	28.15	5	0	29.56	5	0	28.09	5	0	28.71	5
Gross negative fair value (absolute value) .....	0	1.18	2	0	1.65	3	0.01	1.55	3	0	0.83	2	0	0.72	0
Gross positive fair value .....	0.02	1.59	3	0.04	2.48	3	0.04	2.23	2	0	1.19	3	0	0.85	0
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.05	3	0	0.07	5	0	0.07	4	0	0.06	2	0	0.06	1
Gross positive fair value (X) .....	0	0.06	6	0	0.10	5	0	0.09	4	0	0.07	4	0	0.06	2
Held for trading (X) .....	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X) .....	0	0.01	15	0	0.02	18	0	0.02	18	0	0.01	15	0	0.01	6
Current credit exposure (X) .....	0	0.05	6	0	0.07	6	0	0.06	5	0	0.05	4	0	0.04	4
Credit losses on derivative contracts .....	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0.59	6	0	0.91	6	0	0.85	5	0	0.73	4	0	0.53	4

**Allowance and Net Loan and Lease Losses**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	70,290	37,292	37,292	41,938	45,929
Gross losses .....	4,360	3,936	4,789	5,248	6,877
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	8,277	7,581	9,693	11,602	12,886
Net losses .....	-3,917	-3,645	-4,904	-6,354	-6,009
Provision for loan and lease losses .....	-9,918	6,000	4,000	-11,000	-10,000
Adjustments .....	0	0	24,094	0	0
Ending balance .....	64,289	46,937	70,290	37,292	41,938
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Analysis Ratios</b>																
Provision for loan and lease losses / Average assets .....	-0.09	-0.12	48	0.05	0.66	3	0.03	0.51	2	-0.08	0.15	0	-0.07	0.14	1	
Provision for loan and lease losses / Average loans and leases .....	-0.10	-0.21	61	0.06	1.06	1	0.03	0.82	0	-0.08	0.24	1	-0.08	0.24	2	
Provision for loan and lease losses / Net loan and lease losses .....	253.20	-65.12	84	-164.61	587.54	3	-81.57	487.86	2	173.12	130.58	80	166.42	134.68	75	
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.51	1.32	6	0.36	1.58	2	0.54	1.58	5	0.28	0.83	4	0.32	0.90	5	
Allowance for loan and lease losses / Total loans and leases .....	0.51	1.30	7	0.36	1.55	2	0.54	1.55	5	0.28	0.81	5	0.32	0.89	5	
Allowance for loan and lease losses / Net loans and leases losses (X) .....	17.40			11.29			11.58				8.03			7.54		
Allowance for loan and lease losses / Nonaccrual assets .....	145.96	330.05	19	87.95	301.93	7	138.39	299.17	19	61.84	218.72	12	54.49	214.03	8	
ALLL / 90+ days past due + nonaccrual loans and leases .....	145.96	271.93	27	87.95	249.38	13	138.39	244.34	28	61.84	151.73	17	54.49	160.51	12	
Gross loan and lease losses / Average loans and leases .....	0.05	0.20	14	0.04	0.35	7	0.04	0.34	6	0.04	0.28	9	0.05	0.30	14	
Recoveries / Average loans and leases .....	0.09	0.08	60	0.08	0.07	64	0.07	0.07	60	0.09	0.08	64	0.10	0.09	63	
Net losses / Average loans and leases .....	-0.04	0.12	3	-0.04	0.28	1	-0.04	0.27	0	-0.05	0.21	2	-0.05	0.22	3	
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39	
Recoveries / Prior year-end losses .....	172.83	25.09	97	144.46	24.77	99	184.70	33.98	98	168.71	36.22	95	128.10	41.30	93	
Earnings coverage of net loan and lease losses (X) .....	-15.24	26.30	13	-20.43	20.97	4	-20.99	22.91	2	-15.19	24.40	6	-17.58	21.75	7	
<b>Net Loan and Lease Losses By Type</b>																
Real estate loans .....	-0.04	0.02	9	-0.04	0.04	6	-0.04	0.04	3	-0.05	0.01	5	-0.05	0.02	6	
Real estate loans secured by 1-4 family .....	-0.04	-0.01	24	-0.04	0.01	13	-0.04	0.01	13	-0.05	0.01	9	-0.05	0.01	9	
Revolving .....	-0.04	-0.07	37	-0.02	0.01	30	-0.02	0.01	35	-0.04	0.02	17	-0.07	0.03	15	
Closed-end .....	-0.04	-0.01	17	-0.04	0.01	14	-0.04	0	12	-0.05	0	7	-0.04	0.01	13	
Commercial real estate loans .....	-0.08	0.04	2	-0.14	0.06	0	-0.10	0.07	0	0	0.01	38	-0.01	0.01	29	
Construction and land development .....	-0.09	0.01	8	-0.16	0	4	-0.12	0	4	0	-0.01	60	-0.01	-0.03	48	
1-4 family .....	-0.09	0	1	-0.16	0	3	-0.12	0	2	0	0	55	-0.01	-0.01	24	
Other .....	0	0.01	63	0	0	59	0	0	57	0	-0.01	61	0	-0.02	68	
Multifamily .....	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0	58	
Nonfarm nonresidential .....		0.05			0.08			0.11			0.02			0.02		
Owner-occupied .....		0.01			0.02			0.02			0.01			0.01		
Other .....		0.04			0.05			0.08			0.01			0.01		
Real estate loans secured by farmland .....		-0.01			0.04			0.02			0.01			0		
<b>Commercial and Industrial Loans</b>																
Commercial and industrial loans .....		0.19			0.46			0.47			0.37			0.31		
Loans to individuals .....		0.72			1.25			1.13			1.17			1.16		
Credit card loans .....		2.27			3.33			2.92			3.11			2.92		
Agricultural loans .....		0.02			0.11			0.19			0.08			0.15		
Loans to foreign governments and institutions .....		0			0			0			0			0		
Other loans and leases .....		0.09	34		0.14			0	0.15	25		0.15		0.14		

**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....	8,268		8,465		8,600		13,756		16,341						
90+ days past due loans and leases .....	0		0		0		0		0						
Nonaccrual loans and leases .....	44,045		53,369		50,793		60,308		76,971						
Total past due and nonaccrual loans and leases .....	52,313		61,834		59,393		74,064		93,312						
Restructured 30–89 days past due .....	2,571		1,687		1,947		3,082		4,205						
Restructured 90+ days past due .....	0		0		0		0		0						
Restructured nonaccrual .....	32,561		42,176		38,984		49,195		61,905						
Total restructured loans and leases .....	35,132		43,863		40,931		52,277		66,110						
30–89 days past due loans held for sale .....	0		0		0		0		0						
90+ days past due loans held for sale .....	0		0		0		0		0						
Nonaccrual loans held for sale .....	0		0		0		0		0						
Total past due and nonaccrual loans held for sale .....	0		0		0		0		0						
Restructured loans and leases in compliance .....	91,977		97,437		95,458		99,035		99,740						
Other real estate owned .....	289		185		102		2,813		2,888						
<b>Other Assets</b>															
30–89 days past due .....	0		0		0		0		0						
90+ days past due .....	0		0		0		0		0						
Nonaccrual .....	0		0		0		0		0						
Total other assets past due and nonaccrual .....	0		0		0		0		0						
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.07	0.29	9	0.06	0.37	10	0.07	0.39	7	0.10	0.43	11	0.13	0.44	14
90+ days past due loans and leases .....	0	0.09	10	0	0.13	10	0	0.12	9	0	0.15	8	0	0.17	5
Nonaccrual loans and leases .....	0.35	0.54	29	0.40	0.66	29	0.39	0.66	27	0.45	0.51	46	0.59	0.54	63
90+ days past due and nonaccrual loans and leases .....	0.35	0.68	21	0.40	0.84	22	0.39	0.85	19	0.45	0.71	31	0.59	0.75	42
30–89 days past due restructured .....	0.02	0.01	81	0.01	0.01	75	0.01	0.01	74	0.02	0.01	73	0.03	0.02	78
90+ days past due restructured .....	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured .....	0.26	0.12	85	0.32	0.14	85	0.30	0.13	86	0.36	0.14	92	0.48	0.16	94
30–89 days past due loans held for sale .....	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale .....	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.07	0.29	9	0.06	0.37	10	0.07	0.40	7	0.10	0.43	11	0.13	0.44	14
90+ days past due assets .....	0	0.09	9	0	0.13	9	0	0.12	8	0	0.15	6	0	0.18	5
Nonaccrual assets .....	0.35	0.55	28	0.40	0.67	29	0.39	0.67	27	0.45	0.53	46	0.59	0.57	61
30+ days past due and nonaccrual assets .....	0.42	1	14	0.47	1.25	12	0.45	1.29	7	0.55	1.19	14	0.72	1.26	23
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.31	0.40	45	0.36	0.52	38	0.35	0.52	35	0.41	0.44	53	0.54	0.48	65
90+ days past due and nonaccrual assets + other real estate owned .....	0.32	0.42	42	0.37	0.55	37	0.35	0.55	33	0.43	0.48	53	0.56	0.52	61
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.99	0.48	89	1.04	0.61	85	1.02	0.60	88	1.12	0.53	93	1.29	0.60	93
Allowance for loan and lease losses .....	216.03	67.85	93	325.28	66.38	99	210.98	66.66	95	443.09	115.41	96	438.28	118.28	95
Equity capital + allowance for loan and lease losses .....	8.20	4.12	88	9.67	5.10	90	9.25	4.97	87	10.44	4.28	94	11.81	4.79	94
Tier 1 capital + allowance for loan and lease losses .....	7.42	4.89	80	8.40	6.26	70	8.03	6.05	72	9.79	5.65	87	11.26	6.16	89
Loans and leases + other real estate owned .....	1.10	0.82	75	1.16	0.98	69	1.13	0.97	69	1.22	0.85	80	1.42	0.96	83

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases**

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.07	0.25	18	0.06	0.35	13	0.07	0.39	9	0.10	0.38	12	0.13	0.42	11
	90+ days past due .....		0	0.12	15	0	0.17	15	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		0.35	0.60	33	0.40	0.70	31	0.39	0.76	25	0.45	0.46	54	0.59	0.57	63
Commercial and industrial	30–89 days past due .....			0.24			0.24			0.23			0.31			0.30	
	90+ days past due .....			0.02			0.03			0.03			0.05			0.05	
	Nonaccrual.....			0.65			0.80			0.75			0.83			0.76	
Individuals	30–89 days past due .....		0	0.60	4	0	0.74	4	0	0.83	4	0	0.83	5	0	0.84	5
	90+ days past due .....		0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		0	0.17	9	0	0.24	8	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due .....			0.03			0.01			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....			0.11			0.15			0.17			0.24			0.17	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.51			0.72			0.49			0.67			0.75	
Foreign governments	30–89 days past due .....			0			3.73			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....		0	0.11	15		0.14		0	0.18	15		0.20			0.17	
	90+ days past due .....		0	0.01	33		0.01		0	0.01	33		0.01			0.01	
	Nonaccrual.....		0	0.13	20		0.19		0	0.15	19		0.13			0.14	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due .....	0.07	0.36	13	0.06	0.51	6	0.07	0.65	3	0.10	0.67	6	0.13	0.71	7
	90+ days past due .....	0	0.25	17	0	0.36	16	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual .....	0.35	0.76	24	0.41	0.91	23	0.39	0.89	25	0.45	0.73	36	0.60	0.86	43
Revolving	30–89 days past due .....	0.04	0.33	16	0.05	0.40	13	0.06	0.48	15	0.06	0.45	13	0.08	0.50	11
	90+ days past due .....	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual .....	0.16	1.05	21	0.08	1.28	14	0.10	1.13	16	0.09	1	14	0.11	1.17	14
Closed-end	30–89 days past due .....	0.07	0.36	17	0.07	0.52	9	0.07	0.65	4	0.11	0.70	8	0.13	0.75	9
	90+ days past due .....	0	0.27	18	0	0.41	17	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual .....	0.39	0.71	29	0.46	0.89	32	0.44	0.87	30	0.50	0.70	44	0.66	0.84	45
Junior lien	30–89 days past due .....	0	0.01	39	0.01	0.02	48	0.01	0.02	48	0.02	0.02	52	0.02	0.03	53
	90+ days past due .....	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual .....	0.05	0.04	67	0.06	0.05	62	0.06	0.04	67	0.09	0.04	77	0.13	0.06	77
Commercial real estate	30–89 days past due .....	0	0.16	4	0	0.21	5	0	0.26	4	0	0.18	4	0	0.17	5
	90+ days past due .....	0	0.01	26	0	0.02	25	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual .....	0	0.48	1	0	0.53	3	0	0.62	2	0	0.23	5	0	0.28	4
Construction and development	30–89 days past due .....	0	0.15	18	0	0.24	13	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due .....	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual .....	0	0.31	14	0	0.32	10	0	0.41	11	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due .....	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due .....	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual .....	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due .....	0	0.10	21	0	0.17	16	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due .....	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual .....	0	0.25	15	0	0.26	12	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due .....	0	0.09	26	0	0.09	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due .....	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0	0.13	21	0	0.09	20	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due .....		0.12			0.21			0.23			0.14			0.17	
	90+ days past due .....		0.01			0.02			0.02			0.03			0.03	
	Nonaccrual .....		0.58			0.68			0.80			0.28			0.30	
Owner Occupied	30–89 days past due .....		0.04			0.07			0.07			0.07			0.09	
	90+ days past due .....		0			0			0			0.01			0.01	
	Nonaccrual .....		0.20			0.26			0.27			0.16			0.17	
Other	30–89 days past due .....		0.07			0.13			0.14			0.07			0.07	
	90+ days past due .....		0.01			0.01			0.01			0.01			0.01	
	Nonaccrual .....		0.31			0.36			0.44			0.10			0.13	
Farmland	30–89 days past due .....		0.13			0.24			0.11			0.23			0.25	
	90+ days past due .....		0.01			0.01			0			0.01			0.01	
	Nonaccrual .....		1.06			1.49			1.13			0.84			1.23	
Credit card	30–89 days past due .....		0.79			0.92			0.95			1.19			1.22	
	90+ days past due .....		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual .....		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	659,348	652,685	653,033	645,702	642,103										
Retained earnings .....	1,054,907	989,144	1,009,515	941,680	871,164										
Accumulated other comprehensive income (AOCI) .....	-56,483	-109,127	-100,584	-42,300	1,077										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,657,772	1,532,702	1,561,964	1,545,082	1,514,344										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	9,273	10,209	9,980	10,804	9,205										
Accumulated other comprehensive income-related adjustments .....	-56,483	-109,127	-100,584	-42,300	1,077										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,704,982	1,631,620	1,652,568	1,576,578	1,504,062										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,704,982	1,631,620	1,652,568	1,576,578	1,504,062										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	103,150	139,097	125,053	74,153	86,498										
Additional tier 1 capital before deductions .....	103,150	139,097	125,053	74,153	86,498										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	103,150	139,097	125,053	74,153	86,498										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	17,448	20,352										
Allowance for loan and lease losses in tier 2 capital .....	44,068	46,937	46,381	37,292	41,938										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	44,068	46,937	46,381	54,740	62,290										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	44,068	46,937	46,381	54,740	62,290										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,852,200	1,817,654	1,824,002	1,705,471	1,652,850										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	14,239,605	14,927,972	14,685,909	14,610,715	14,131,688										
Less: Deductions from common equity tier 1 capital .....	9,273	10,209	9,980	10,804	9,205										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	14,230,332	14,917,763	14,675,929	14,599,911	14,122,483										
Total risk-weighted assets .....	7,764,875	8,011,632	8,009,325	8,117,094	7,675,246										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	BHC 21.96	Peer # 1 12.59	Pct 98	BHC 20.37	Peer # 1 12.26	Pct 96	BHC 20.63	Peer # 1 12.35	Pct 96	BHC 19.42	Peer # 1 12.11	Pct 95	BHC 19.60	Peer # 1 12.09	Pct 94
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	23.29	13.31	98	22.10	12.97	96	22.19	13.08	97	20.34	12.78	95	20.72	12.85	95
Tier 1 capital, column B .....	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	23.85	15.21	97	22.69	15.12	95	22.77	15.23	97	21.01	14.36	94	21.53	14.45	94
Total capital, column B .....	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	12.71	9.07	95	11.87	9.05	94	12.11	9.13	94	11.31	9.76	84	11.26	9.71	87
Supplementary leverage ratio, advanced approaches HCs .....		6.90			8.70			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....		0			0			0			0			0				
Total property and casualty assets .....		0			0			0			0			0				
Reinsurance recoverables (P/C) .....																		
Total life and health assets .....		0			0			0			0			0				
Reinsurance recoverables (L/H) .....																		
Separate account assets (L/H) .....		0			0			0			0			0				
Total insurance underwriting equity .....		0			0			0			0			0				
Total property and casualty equity .....		0			0			0			0			0				
Total life and health equity .....		0			0			0			0			0				
Total insurance underwriting net income .....		0			0			0			0			0				
Total property and casualty .....		0			0			0			0			0				
Total life and health .....		0			0			0			0			0				
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0				
Unearned premiums (P/C) .....		0			0			0			0			0				
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0				
Separate account liabilities (L/H) .....		0			0			0			0			0				
Insurance activities revenue .....		0			0			0			0			0				
Other insurance activities income .....		0			0			0			0			0				
Insurance and reinsurance underwriting income .....		0			0			0			0			0				
Premiums .....		0			0			0			0			0				
Credit related insurance underwriting .....		0			0			0			0			0				
Other insurance underwriting .....		0			0			0			0			0				
Insurance benefits, losses, expenses .....		0			0			0			0			0				
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0				
Life insurance assets .....		297,332			222,919			294,565			219,041			213,568		33.38	48.56	

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.47	10			
Premium income / Insurance activities revenue .....	2.90			2.06			2.84			7.32			4.86					
Credit related premium income / Total premium income .....	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income .....	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	15.88	11.72	64	12.26	11.07	53	15.94	11.03	68	12.98	11.51	54	13.08	10.22	59			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			

## Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.63			0.88			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans .....		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....		-0.16			-0.58			-2.40			22.48			7.24	
Total selected assets.....		3.36			2.65			2.04			12.40			3.24	
Deposits .....		10.74			-1.43			3.46			10.36			5	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		2,265,959	2,004,326	2,093,341	1,690,271	1,887,748	13.05	17.47
1–4 family residential loans .....		2,265,959	2,004,326	2,093,341	1,690,271	1,887,748	13.05	17.47
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		16.12	13.69	14.36	11.42	13.26		
1–4 family residential loans .....		16.12	13.69	14.36	11.42	13.26		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		86.30	87.03	87.25	87.62	89.91		
Home equity lines .....		13.44	12.79	12.56	12.20	9.89		
Credit card receivables.....		0	0	0	0	0		
Auto loans and other consumer loans.....		0.02	0.02	0.02	0.02	0.02		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0.23	0.17	0.18	0.17	0.18		

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
<b>Percent of Total Securitization Activities by Type</b>								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans .....								
<b>Percent of Tier 1 Capital</b>								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....		0	0	0	0	0	0	0
<b>30–89 Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		4,102	4,783	5,750	7,984	8,250	-14.24	-48.06
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		4,102	4,783	5,750	7,984	8,250	-14.24	-48.06
<b>90+ Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		8,691	7,509	7,739	8,816	8,641	15.74	-47.64
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 90+ days past due securitized assets .....		8,691	7,509	7,739	8,816	8,641	15.74	-47.64
Total past due securitized assets.....		12,793	12,292	13,489	16,800	16,891	4.08	-47.78
<b>Net Losses on Securitized Assets</b>								
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0.18	0.24	0.27	0.47	0.44
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	0.18	0.24	0.27	0.47	0.44
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0.38	0.37	0.37	0.52	0.46
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	0.38	0.37	0.37	0.52	0.46
Total past due securitized assets percent of securitized assets .....	0.56	0.61	0.64	0.99	0.89
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.09	0.09	0.10	0.15	0.17
Home equity lines .....	0.04	0.05	0.06	0.06	0.08
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....	0	0	0	0	0
Total managed loans past due 30–89 days .....	0.08	0.09	0.09	0.14	0.17
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.07	0.06	0.06	0.07	0.06
Home equity lines .....	0	0	0	0	0
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....	0	0	0	0	0
Total managed loans past due 90+ days .....	0.06	0.05	0.05	0.06	0.06
<b>Total Past Due Managed Assets .....</b>	<b>0.14</b>	<b>0.14</b>	<b>0.15</b>	<b>0.20</b>	<b>0.22</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	-0.03	-0.03	-0.03	-0.04	-0.04
Home equity lines .....	-0.04	-0.02	-0.02	-0.04	-0.07
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....	-0.07	-0.13	-0.09	0	-0.01
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>-0.04</b>	<b>-0.03</b>	<b>-0.03</b>	<b>-0.04</b>	<b>-0.04</b>

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		0	0	0	0	0	0	
Dividends .....		0	0	0	0	0	0	
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from nonbank subsidiaries .....		0	0	0	0	0	0	
Dividends .....		0	0	0	0	0	0	
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from subsidiary holding companies .....		0	0	0			0	
Dividends .....		0	0	0			0	
Interest .....		0	0	0			0	
Management and service fees .....		0	0	0			0	
Other income .....		0	0	0			0	
Total income from subsidiaries .....		0	0	0	0	0	0	
Securities gains (losses) .....		0	0	0	0	0	0	
Other operating income .....		0	0	0	0	0	0	
Total operating income .....		0	0	0	0	0	0	
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0	0	
Interest expense .....		0	0	0	0	0	0	
Other expenses .....		0	0	0	3	2	-100.00	
Provision for loan and lease losses .....		0	0	0	0	0	0	
Total operating expenses .....		0	0	0	3	2	-100.00	
Income (loss) before taxes .....		0	0	0	-3	-2		
Applicable income taxes (credit) .....		0	0	0	0	0		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		0	0	0	-3	-2		
Equity in undistributed income of subsidiaries .....		45,936	47,464	68,005	70,519	71,006	-3.22	-9.56
Bank subsidiaries .....		0	0	0	0	0		
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		45,936	47,464	68,005	70,519	71,006	-3.22	-9.56
Net income (loss) .....		45,936	47,464	68,005	70,516	71,004	-3.22	-9.55
<b>Memoranda</b>								
Bank net income .....		0	0	0	0	0		
Nonbank net income .....		0	0	0	0	0		
Subsidiary holding companies' net income .....		45,936	47,464	68,005	70,519	71,006	-3.22	-9.56

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		1,629,130	100	1,532,757	100	1,532,779	100	1,545,137	1,514,396	6.29	18.96
Common and preferred stock .....		1,629,130	100	1,532,757	100	1,532,779	100	1,545,137	1,514,396	6.29	18.96
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		0	0	0	0	0	0	0	0	0	
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		0	0	0	0	0	0	0	0	0	
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		1,629,130	100.00	1,532,757	100.00	1,532,779	100.00	1,545,137	1,514,396	6.29	18.96
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		0	0	0	0	0	0	0	0	0	
Other liabilities .....		0	0	0	0	0	0	0	0	0	
Balance due to subsidiaries and related institutions .....		55	0	55	0	55	0	55	52	0.00	17.02
Total liabilities .....		55	0	55	0	55	0	55	52	0.00	17.02
Equity Capital .....		1,629,075	100	1,532,702	100	1,532,724	100	1,545,082	1,514,344	6.29	18.96
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		0	0	0	0	0	0	0	0	0	
Common surplus .....		659,348	40.47	652,685	42.58	653,033	42.60	645,702	642,103	1.02	-2.28
Retained earnings .....		1,026,210	62.99	989,144	64.53	980,275	63.95	941,680	871,164	3.75	44.31
Accumulated other comprehensive income .....		-56,483	-3.47	-109,127	-7.12	-100,584	-6.56	-42,300	1,077		
Other equity capital components .....		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital .....		1,629,130	100.00	1,532,757	100.00	1,532,779	100.00	1,545,137	1,514,396	6.29	18.96
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies .....		55	0	55	0	55	0	55	52	0.00	17.02
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

**Parent Company Analysis—Part 1**

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	3.85	12.52	2	4.11	6.29	27	4.43	7.29	20	4.61	9.68	9	4.73	10.40	6
Bank net income / Average equity investment in banks .....		12.35			6.43			7.45			10.51			11.19	
Nonbank net income / Average equity investment in nonbanks .....		13.18			8.01			9.75			7.89			7.10	
Subsidiary HCs net income / Average equity investment in sub HCs .....	3.86	11.04	5	4.16	6.72	40	4.47	7.01	33	4.64	8.55	25	4.77	8.78	20
Bank net income / Parent net income .....	0	96.45	4	0	87.60	5	0	88.16	5	0	82.22	7	0	82.56	8
Nonbank net income / Parent net income .....	0	3.22	15	0	4.43	14	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income .....	100	66.57	75	100	81.94	66	100	68.34	70	100	74	69	100	72.48	65
<b>Leverage</b>															
Total liabilities / Equity capital .....	0	16.51	5	0	20.37	5	0	20.06	6	0	20.43	3	0	20.88	4
Total debt / Equity capital .....	0	11.37	11	0	14.74	10	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital .....	0	13.41	7	0	17.04	6	0	16.67	6	0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	11.46	11	0	15.02	10	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value .....	0	11.47	11	0	14.86	10	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital .....	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	0	40.69	9	0	32.61	10	0	34.67	10	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	100	103.15	35	100	103.27	32	100	102.81	36	100	103.22	36	100	103.10	37
Total investment in subs / Equity capital .....	100	108.29	27	100	110.46	20	100	110.16	24	100	111.07	23	100	112.48	26
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0	0.27	35	0	0.69	31	0	0.47	36	0	0.36	35	0	0.35	37
Equity investment in subs – equity cap / Net income-div (X) .....	0	0.85	1	0	2.31	3	0	1.82	3	0	1.22	3	0	1.22	1
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....		152.56			128.63			136.59		0	177.68	1	0	162.34	1
Cash from ops + noncash items + op expense / Op expense + dividend .....		155.61			142.45			147.24		0	190.27	4	0	174.91	2
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....		94.59			140.42			134.08		100	116.34	31	100	103.19	49
Pretax operating income + interest expense / Interest expense .....		1,645.53			1,826.91			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....		1,896.20			1,413.95			1,539.23			1,632.83			1,369.37	
Dividends + interest from subsidiaries / Interest expense + dividends .....		174.48			144.62			150.43			210.80			188.90	
Fees + other income from subsidiaries / Salary + other expenses .....		12.03			14.76			13.95		0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....		40.79			26.65			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0	3.29	25	0	3.69	22	0	3.85	24	0	2.64	28	0	2.61	28
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.60			0.12			0.10			0.04			0.24	
Nonaccrual .....		1.04			0.80			1.03			0.54			6.54	
Total .....		1.64			0.92			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.05	1.76	46	0.04	2.95	44	0.04	2.66	42	0.04	5.62	38	0.59	5.50	58
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

**Parent Company Analysis—Part 2**

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct													
<b>Payout Ratios — Parent</b>																
Dividends declared / Income before undistributed income.....		69.90			84.44			81.10			57.84				57.26	
Dividends declared / Net income .....	0	27.22	3	0	49.77	4	0	42.29	4	0	33.08	3	0	27.33	5	
Net income – dividends / Average equity.....	3.85	9.25	9	4.11	3.19	60	4.43	4.14	53	4.61	6.46	23	4.73	7.33	17	
<b>Percent of Dividends Paid</b>																
Dividends from bank subsidiaries .....		160.45			130.19			132.17			178.13				157.73	
Dividends from nonbank subsidiaries .....		6.19			3.74			3.41			7.53				7.13	
Dividends from subsidiary holding companies.....		6.32			2.34			4.85			21.40				16.86	
Dividends from all subsidiaries .....		213.42			167.02			174.85			260.40				215.26	
<b>Payout Ratios — Subsidiaries:</b>																
<b>Percent of Bank Net Income</b>																
Dividends from bank subsidiaries .....		43.30			61.85			60.28			66.55				60.71	
Interest income from bank subsidiaries.....		0.11			0.48			0.36			0.54				0.52	
Management and service fees from bank subsidiaries .....		0.87			1.79			1.47			1.55				1.88	
Other income from bank subsidiaries.....		0			0			0			0				0	
Operating income from bank subsidiaries.....		48.70			71.13			62.88			69.36				63.43	
<b>Percent of Nonbank Net Income</b>																
Dividends from nonbank subsidiaries .....		66.90			52.29			56.39			82.95				51.40	
Interest income from nonbank subsidiaries.....		2.38			4.57			7.38			20.25				18.56	
Management and service fees from nonbank subsidiaries .....		0.66			0.93			0.86			1.92				2.96	
Other income from nonbank subsidiaries.....		0.11			0.20			0.16			1.06				0.15	
Operating income from nonbank subsidiaries .....		94.31			70.62			79.84			150.41				99.33	
<b>Percent of Subsidiary Holding Companies' Net Income</b>																
Dividends from subsidiary holding companies.....	0	36.58	20	0	25.82	20	0	43.51	16	0	61.23	17	0	48.56	15	
Interest income from subsidiary holding companies.....	0	5.06	22	0	9.87	25	0	8.40	23	0	6.54	25	0	3.95	26	
Management and service fees from subsidiary holding companies.....	0	0.75	45	0	0.41	45	0	0.44	45	0	0.36	46	0	0.43	46	
Other income from subsidiary holding companies.....	0	-0.41	52	0	0.01	45	0	0.01	45	0	0.29	44	0	0.01	48	
Operating income from subsidiary holding companies.....	0	47.30	12	0	41.80	13	0	55.20	11	0	76.49	9	0	61.19	9	
<b>Dependence on Subsidiaries:</b>																
<b>Percent of Total Operating Income</b>																
Dividends from bank subsidiaries .....		72.55			68			69.76			67.32				65.18	
Interest income from bank subsidiaries.....		0.27			1.03			0.63			0.80				0.92	
Management and service fees from bank subsidiaries .....		1.64			2.06			1.87			1.81				2.01	
Other income from bank subsidiaries.....		0.03			0.08			0.04			0.03				0.02	
Operating income from bank subsidiaries .....		82.68			80.80			82.20			78.80				74.20	
Dividends from nonbank subsidiaries .....		3.56			2.36			1.95			2.65				2.57	
Interest income from nonbank subsidiaries.....		0.20			0.90			0.73			1.19				2.32	
Management and service fees from nonbank subsidiaries .....		0.02			0.03			0.02			0.06				0.03	
Other income from nonbank subsidiaries.....		0.01			0.02			0.01			0.04				0.02	
Operating income from nonbank subsidiaries .....		5.69			5.80			4.70			7.29				7.64	
Dividends from subsidiary holding companies.....		2.13			1.41			2.53			4.52				5.15	
Interest income from subsidiary holding companies.....		0.01			0.16			0.11			0.20				0.37	
Management and service fees from subsidiary holding companies.....		0			0			0			0				0	
Other income from subsidiary holding companies.....		0			0			0			0				0	
Operating income from subsidiary holding companies.....		3.40			4.22			4.56			6.08				6.79	
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37				87.87	
Loans and advances from subsidiaries / Total debt .....		28.03			27.05			27.08			28.33				26.53	